

**Fill in this information to identify your case:**

Debtor 1	<b>Eric</b> First Name	<b>Stephan</b> Middle Name	<b>Clark</b> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>19-51489G</b>		

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

Employed  
 Not employed

**Debtor 2 or non-filing spouse**

Employed  
 Not employed

**Occupation**

**Courier**

**Employer's name**

**Casteel Couriers Inc.**

**Employer's address**

**1306 W. Hollywood Ave**

Number Street

Number Street

**San Antonio**

**TX 78201**

City

State Zip Code

City State Zip Code

**How long employed there? Just Started**

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**For Debtor 1**

**For Debtor 2 or  
non-filing spouse**

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$2,708.33

**3. Estimate and list monthly overtime pay.**

3. + \$0.00

**4. Calculate gross income.** Add line 2 + line 3.

4. \$2,708.33

Debtor 1	Eric Stephan Clark	Case number (if known)	19-51489G
		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here .....	→ 4.	\$2,708.33	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	
5e. Insurance	5e.	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	
5g. Union dues	5g.	\$0.00	
5h. Other deductions. Specify: _____	5h. +	\$0.00	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$0.00	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$2,708.33	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	
8b. Interest and dividends	8b.	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	
8e. Social Security	8e.	\$0.00	
8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: _____	8f.	\$0.00	
8g. Pension or retirement income	8g.	\$0.00	
8h. Other monthly income. Specify: <u>Wife Contribution for Nissan</u>	8h. +	\$540.00	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$540.00	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,248.33	+ _____ = _____
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: _____	11. +	\$0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12.	\$3,248.33	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.	<b>None.</b>		
<input type="checkbox"/> Yes. Explain:	_____		

**Fill in this information to identify your case:**

Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>19-51489G</b>		

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

**12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<input type="checkbox"/> Yes. Fill out this information for each dependent.....	_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

No  
 Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes 4a. \_\_\_\_\_  
 4b. Property, homeowner's, or renter's insurance 4b. \_\_\_\_\_  
 4c. Home maintenance, repair, and upkeep expenses 4c. **\$15.00**  
 4d. Homeowner's association or condominium dues 4d. \_\_\_\_\_

Debtor 1	<u>Eric Stephan Clark</u>	Case number (if known)	<u>19-51489G</u>
<u>Your expenses</u>			
5.	Additional mortgage payments for your residence, such as home equity loans		
6.	<b>Utilities:</b>		
6a.	Electricity, heat, natural gas	6a.	<u>\$100.00</u>
6b.	Water, sewer, garbage collection	6b.	<u></u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$150.00</u>
6d.	Other. Specify: <u>Mobile Phone</u>	6d.	<u>\$50.00</u>
7.	<b>Food and housekeeping supplies</b>		
8.	<b>Childcare and children's education costs</b>		
9.	<b>Clothing, laundry, and dry cleaning</b>		
10.	<b>Personal care products and services</b>		
11.	<b>Medical and dental expenses</b>		
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.		
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>		
14.	<b>Charitable contributions and religious donations</b>		
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	<u></u>
15b.	Health insurance	15b.	<u></u>
15c.	Vehicle insurance	15c.	<u>\$125.00</u>
15d.	Other insurance. Specify: _____	15d.	<u></u>
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
17.	<b>Installment or lease payments:</b>		
17a.	Car payments for Vehicle 1	17a.	<u></u>
17b.	Car payments for Vehicle 2	17b.	<u></u>
17c.	Other. Specify: _____	17c.	<u></u>
17d.	Other. Specify: _____	17d.	<u></u>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____		

Debtor 1 Eric Stephan Clark Case number (if known) 19-51489G

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

**21. Other.** Specify: See continuation sheet 21. + \$470.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a. <u>\$2,333.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <u>\$2,333.00</u>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$3,248.33</u>
23b. Copy your monthly expenses from line 22c above.	23b. - <u>\$2,333.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>\$915.33</u>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:  
**None.**

Debtor 1 Eric Stephan Clark

Case number (if known) 19-51489G

21. Other. Specify:

Pet Food	\$40.00
Haircuts	\$30.00
<b>Savings for Personal Income Taxes</b>	<b>\$400.00</b>

Total:

**\$470.00**

**Fill in this information to identify your case:**

Debtor 1	Eric	Stephan	Clark
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>19-51489G</b>		

Check if this is an amended filing

**Official Form 106Sum**

**Summary of Your Assets and Liabilities and Certain Statistical Information**

**12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets**

**Your assets**  
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	<b>\$0.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<b>\$26,415.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	<b>\$26,415.00</b>

**Part 2: Summarize Your Liabilities**

**Your liabilities**  
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<b>\$49,058.00</b>
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3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<b>\$3,982.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +	<b>\$91,279.00</b>

**Your total liabilities** **\$144,319.00**

**Part 3: Summarize Your Income and Expenses**

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	<b>\$3,248.33</b>
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5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	<b>\$2,333.00</b>
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Debtor 1 Eric Stephan Clark

Case number (if known) 19-51489G

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

**Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

**\$2,951.84**

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

**Total claim**

**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	<b>\$0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<b>\$1,072.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<b>\$0.00</b>
9d. Student loans. (Copy line 6f.)	<b>\$53,897.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<b>\$0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+ \$0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	<b>\$54,969.00</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Eric</b> First Name	<b>Stephan</b> Middle Name	<b>Clark</b> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>19-51489G</b>		

Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Eric Stephan Clark  
Eric Stephan Clark, Debtor 1

Date 10/28/2019  
MM / DD / YYYY

**X** \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: **Eric Stephan Clark**

CASE NO. **19-51489G**

CHAPTER **13**

**Certificate of Service**

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I HEREBY CERTIFY that a true and correct copy of the Amended Schedules I & J were mailed on the 28th day of October 2019 to:

Date: 10/28/2019

/s/ Ricardo Ojeda, Jr.

**Ricardo Ojeda, Jr.**  
Attorney for the Debtor(s)

Date: 10/28/2019

/s/ Eric Stephan Clark

**Eric Stephan Clark**  
Debtor

Ace Cash Express  
1231 Greenway Drive, Suite 600  
Irving, TX 75038

City Public Service  
145 Navarro  
Mail Drop 110910  
San Antonio, TX 78205

FAMSA  
PO Box 36929  
Houston, TX 77236

Acima Credit  
9815 S. Monroe St. Fl 4  
Sandy, UT 84070

Cumis Ins Collateral Claims  
c/o Stuart-Lippman & Associates Inc.  
5447 E. 5th St. Ste. 110  
Tucson, AZ 85711

FAMSA  
817 Bandera Rd.  
San Antonio, TX 78228

Air Force Federal Credit Union  
1560 Cable Ranch Rd Ste. 200  
SAN ANTONIO, TX 78245

Directv-UVerse-AT&T Close &  
Captioning  
Attn: Mr. Timmermans  
1010 Pine St., IIE-X-04  
Saint Louis, MO 63101

Fedloan Servicing  
PO Box 60610  
Harrisburg, PA 17106

Attorney General of Texas  
Child Support Division  
2512 S. IH-35 STE 200  
Austin, TX 78704

Easy Finance  
1223 N. Rock Rd., Bldg B  
Wichita, KS 67206

Frost Bank  
PO Box 1600  
San Antonio, TX 78296

Charter Communications  
PO Box 790086  
Saint Louis, MO 63179

Eric Stephan Clark  
6714 Sun Valley Dr.  
San Antonio, TX 78227

Gold Star Finance  
3655 Fredricksburg Rd #106  
San Antonio, TX 78201

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: **Eric Stephan Clark**

CASE NO. **19-51489G**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101	San Antonio Water System PO Box 2990 San Antonio, TX 78299	T-Mobile c/o Diversified Consultants, Inc. PO Box 551268 Jacksonville, FL 32256
Mary K. Viegelahn Chapter 13 Trustee 909 NE Loop 410 #400 San Antonio, TX 78209	Select Employee FCU 1914 Pan Am Express N San Antonio, TX 78208	Tejano Emergency Physicians c/o Commonwealth Financial Systems 245 Main Street Dickson City, PA 18519
Pathology Associates of San Antonio c/o Business and Professional Service 621 N. Alamo San Antonio, TX 78215	Select Employees Federal Credit Union 1914 Pan Am Expressway N San Antonio, TX 78208	US Attorney's Office 601 NW Loop 410, Ste. 600 San Antonio, TX 78216
Prestige Financial Svc 351 W. Opportunity Way Draper, UT 84020	Snap Finance PO Box 26561 Salt Lake City, UT 84126	Western Finance 801 S. Abe Ste. 2A San Angelo, TX 76903
Rise c/o National Credit Adjuster PO Box 3023 Hutchinson, KS 67504	Speedy Cash 2337 SW Military Dr San Antonio, TX 78224	Zales Delaware Inc. PO Box 4485 Beaverton, OR 97076
RISECSO 4150 International Suite 300 Fort Worth, TX 76109	Stepstone Credit 238 SW Military Dr. Ste. 109 San Antonio, TX 78221	
Rolling Rentals & More 8507 Culebra Rd. San Antonio, TX 78251	Surety Finance 3655 Fredericksburg Rd., Ste. 104 San Antonio, TX 78201	